

Information to identify the case:

Debtor 1	James E. Lamontagne	Social Security number or ITIN xxx-xx-2420
		EIN -----
Debtor 2 (Spouse, if filing)	Kimberly M. Lamontagne	Social Security number or ITIN xxx-xx-1941
		EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 17-22921-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James E. Lamontagne

Kimberly M. Lamontagne

11/18/22

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
James E. Lamontagne
Kimberly M. Lamontagne
Debtors

Case No. 17-22921-MBK
Chapter 13

District/off: 0312-3
Date Rcvd: Nov 18, 2022

User: admin
Form ID: 3180W

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Total Noticed: 72

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ James E. Lamontagne, Kimberly M. Lamontagne, 33 Norwood Lane, Willingboro, NJ 08046-1331
cr	+ Quantum3 Group, LLC, c/o Morton & Craig, LLC, 110 Marter Ave., Suite 301, Moorestown, NJ 08057-3124
516899928	+ ARIA Health, PO Box 8500-6395, Philadelphia, PA 19178-0001
516899923	+ Alltran Financial, LP, PO Box 4045, Concord, CA 94524-4045
516899927	+ Arcadia Recovery Bureau, LLC, PO Box 6768, Wyomissing, PA 19610-0768
516899933	+ Cooper University Health Care, PO Box 2090, Morrisville, NC 27560-2090
516899935	+ Encore Receivable Management, Inc., PO Box 3330, 400 N. Rogers Rd, Olathe, KS 66062-1212
516899937	+ Fox Chase Cancer Center, 333 Cottman Ave, Philadelphia, PA 19111-2497
516899940	+ IRSM Floral Vale, 1000 Floral Vale Blvd, Suite 125, Yardley, PA 19067-5583
516899939	+ Innovative Impalnt and Oral Surgey, Dr, Salin, Dr, Nissman, Dr, Weiner, 1300 Bridgetown Pike, Feasterville Trevose, PA 19053-4326
516899941	+ Jefferson University Physicians, Po Box 40089, Philadelphia, PA 19106-0089
516899942	+ Kohl's Dept. Stores/Capital One, PO Box 3043, Milwaukee, WI 53201-3043
516899944	+ Lourdes Med. Center of Burlington County, 218 A. Sunset Rd, Willingboro, NJ 08046-1110
516899947	+ Medical Express, 975 Jaymor Road, Suite 6, Southampton, PA 18966-3854
516899948	+ Medical Imaging Assoc, LP, 10160 Bustleton Ave, Suite D, Philadelphia, PA 19116-3749
516899953	+ Nazareth Hospital, Po Box 7777W-0475, Philadelphia, PA 19175-0475
516899954	+ Nissman-Salin OMS PC, 1300 Baltimore Pike, Feasterville Trevose, PA 19053-4326
516899958	+ Raymour&Flanigan/TD Retail Card Services, PO Box 731, Mahwah, NJ 07430-0731
516899959	+ St. Mary Medical Center, 10604 Justin Drive, Des Moines, IA 50322-3755

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 18 2022 20:41:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Nov 18 2022 20:41:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516899925	^ MEBN	Nov 18 2022 20:37:49	AMCOL Systems, 111 Lancewood Road, Columbia, SC 29210-7523
516899921	Email/Text: customercare@adminrecovery.com	Nov 18 2022 20:42:00	Admin Recovery, LLC, 45 Earhart Dr., Suite 102, Williamsville, NY 14221-7809
516899924	Email/Text: bankruptcydepartment@tsico.com	Nov 18 2022 20:42:00	Alltran Financial, LP, PO Box 4044, Concord, CA 94524-4044
516899926	EDI: AQUAFINANCE.COM	Nov 19 2022 01:38:00	Aqua Finance Inc, PO Box 101928, Dept 612A, Birmingham, AL 35210-6928
516899929	Email/Text: bankruptcy@bbandt.com		

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516926640	+ Email/Text: bankruptcy@bbandt.com	Nov 18 2022 20:41:00	BB&T, MC 100-50-02-57, P.O. Box 2306, Wilson, NC 27894
516899930	+ EDI: CITICORP.COM	Nov 18 2022 20:41:00	BB&T, Bankruptcy Section, 100-50-01-51, PO Box 1847, Wilson, NC 27894-1847
516911732	+ EDI: AISACG.COM	Nov 19 2022 01:33:00	Best Buy Credit Services/CBNA, PO Box 790441, Saint Louis, MO 63179-0441
517103815	Email/PDF: bncnotices@becket-lee.com	Nov 19 2022 01:38:00	Capital One Auto Finance, a division of Capital On, Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028
516899932	^ MEBN	Nov 18 2022 20:44:23	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516899934	+ EDI: CCS.COM	Nov 18 2022 20:38:14	Convergent Healthcare Recoveries, Inc., 121 NE Jefferson Street, Suite 100, Peoria, IL 61602-1229
516899936	Email/Text: Bankruptcy@FMAAlliance.com	Nov 19 2022 01:38:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
516899938	+ EDI: CITICORP.COM	Nov 18 2022 20:41:00	FMA Alliance , Ltd., 12339 Cutten Road, Houston, TX 77066
516899943	+ Email/Text: support@ljross.com	Nov 19 2022 01:33:00	Home Depot/Citi Bank, 701 E. 60th Street N, Sioux Falls, SD 57104-0432
517109646	Email/PDF: resurgentbknotifications@resurgent.com	Nov 18 2022 20:41:00	LJ Ross Associates, Inc., 4 Universal Way, Jackson, MI 49202-1455
517085625	Email/PDF: resurgentbknotifications@resurgent.com	Nov 18 2022 20:44:24	LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services,, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516899945	Email/Text: camanagement@mtb.com	Nov 18 2022 20:44:31	LVNV Funding, LLC its successors and assigns as, assignee of GE Money Bank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516977998	Email/Text: camanagement@mtb.com	Nov 18 2022 20:41:00	M&T Bank, 1 Fountain Plaza, 9th floor, Buffalo, NY 14203
517125820	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 18 2022 20:41:00	M&T Bank, P.O. Box 1288, Buffalo, NY 14240
516899946	+ Email/Text: bknotices@mbandw.com	Nov 18 2022 20:41:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
516899949	Email/Text: bankruptcy@mermed.com	Nov 18 2022 20:42:00	McCarthy, Burgess & Wolff, 26000 Cannon Road, Cleveland, OH 44146-1807
516899950	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 18 2022 20:41:00	Merchants & Medical Credit Corp, 6324 Taylor Drive, Flint, MI 48507-4685
516899951	Email/Text: signed.order@pfwattorneys.com	Nov 18 2022 20:41:00	Midland Funding LLC c/o, Midland Credit Mgmt Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
516899952	+ Email/Text: Bankruptcies@nragroup.com	Nov 18 2022 20:42:00	Midland Funding LLC c/o, Pressler & Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
516899955	+ Email/Text: ngisupport@radiusgs.com	Nov 18 2022 20:41:00	National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
516961343	EDI: AGFINANCE.COM	Nov 18 2022 20:41:00	Northland Group, Inc., PO Box 390905, Edina, MN 55439-0905
516899956	EDI: AGFINANCE.COM	Nov 19 2022 01:33:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
517231090	EDI: PRA.COM	Nov 19 2022 01:33:00	One Main Financial, Bankruptcy Dept., PO Box 6042, Sioux Falls, SD 57117-6042
		Nov 19 2022 01:38:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541

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517231091	EDI: PRA.COM	Nov 19 2022 01:38:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
517091272	EDI: PRA.COM	Nov 19 2022 01:38:00	Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
517127789	EDI: PRA.COM	Nov 19 2022 01:38:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
516899957	^ MEBN	Nov 18 2022 20:37:38	PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444
517028589	EDI: Q3G.COM	Nov 19 2022 01:38:00	Quantum3 Group LLC as agent for, Aqua Finance, PO Box 788, Kirkland, WA 98083-0788
516899961	EDI: RMSC.COM	Nov 19 2022 01:33:00	SYNCB/Ashley Home Store, Attn: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060
516899962	EDI: RMSC.COM	Nov 19 2022 01:33:00	SYNCB/Walmart, Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060
516899960	EDI: CITICORP.COM	Nov 19 2022 01:33:00	Staples Credit Plan, PO Box 6403, Sioux Falls, SD 57117-6403
516901242	+ EDI: RMSC.COM	Nov 19 2022 01:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517162913	+ Email/Text: bncmail@w-legal.com	Nov 18 2022 20:41:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
517047604	+ EDI: CBSTD	Nov 19 2022 01:33:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849
516899964	Email/Text: tidewaterlegalebn@twcs.com	Nov 18 2022 20:41:00	Tidewater Finance Co, 6520 Indian River Road, Virginia Beach, VA 23464
516918722	Email/Text: tidewaterlegalebn@twcs.com	Nov 18 2022 20:41:00	Tidewater Finance Company, P.O. Box 13306, Chesapeake, VA 23325
516899963	+ EDI: WTRRNBNK.COM	Nov 19 2022 01:38:00	Target Card Services/TD Bank, Po Box 9500, Minneapolis, MN 55440-9500
516899965	+ EDI: URSI.COM	Nov 19 2022 01:33:00	United Recovery Systems, 5800 North Course Drive, Houston, TX 77072-1613
516899966	Email/Text: exceptionreview@vivint.com	Nov 18 2022 20:41:00	Vivint Alarm, 4931 North 300 est, Provo, UT 84604
517019587	+ EDI: AIS.COM	Nov 19 2022 01:38:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
516946991	EDI: WFFC.COM	Nov 19 2022 01:38:00	Wells Fargo Auto Finance, Po box 29706, Phoenix AZ 85038-9706
516899967	+ EDI: WFFC.COM	Nov 19 2022 01:38:00	Wells Fargo Bank, N.A., PO Box 94423, MACQ2132-0013, Albuquerque, NM 87199-4423
516946678	+ EDI: WFFC2	Nov 19 2022 01:33:00	Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4938
517078363	EDI: WFFC2	Nov 19 2022 01:33:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
516899968	+ EDI: WFFC.COM	Nov 19 2022 01:38:00	Wells Fargo Card Services, PO Box 9210, Des Moines, IA 50306-9210
516899969	EDI: WFFC.COM	Nov 19 2022 01:38:00	Wells Fargo Dealer Services, Inc., PO Box 25341, Santa Ana, CA 92799-5341

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517078404	*	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
516899922	##+	Allied Interstate, Inc., PO Box 361445, Columbus, OH 43236-1445
516899931	##+	C & H Colection Services, Inc., Po Box 1399, Merchantville, NJ 08109-0399

TOTAL: 0 Undeliverable, 1 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 20, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 18, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Brian C. Nicholas	on behalf of Creditor M&T BANK bnicholas@kmllawgroup.com bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Fred R. Braverman	on behalf of Debtor James E. Lamontagne bravetlaw@comcast.net
Fred R. Braverman	on behalf of Joint Debtor Kimberly M. Lamontagne bravetlaw@comcast.net
John R. Morton, Jr.	on behalf of Creditor Quantum3 Group LLC ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Phillip Andrew Raymond	on behalf of Creditor M&T BANK phillip.raymond@mccalla.com mccallaecf@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9